

17-14285

Jan. 18, 2023

RECEIVED
Western District of Washington
at Seattle

JAN 25 2023

Hon. Judge Christopher M. Alston

700 Stewart St # 7206

Seattle, WA 98101-8101

MARK L. HATCHER, CLERK
OF THE BANKRUPTCY COURT

Dear Judge Alston,

Please see the enclosed document from our mortgage bank. The bank has offered me and my wife the opportunity to renew monthly payments, and we intend to do so. In light of this, we respectfully ask you to cancel the foreclosure and the property sale scheduled for March, 2023.

Thank you very much.

Sincerely,


Stephen and Patricia Miller

206-550-1904



CHANGING THE FACE OF HOME LOANS

PO Box 619097
Dallas, TX 75261

01/05/2023



OUR INFO

ONLINE

www.mrcooper.com



YOUR INFO

LOAN NUMBER

0614502151

PROPERTY ADDRESS

17110 424TH AVENUE SOUTHEAST
NORTH BEND, WA 98045



1491 1 MB 0.515 T4 P1 AUTO 682986.3-NNNNNN-30988390

STEPHEN MILLER

PATRICIA MILLER

17110 424TH AVENUE SOUTHEAST
NORTH BEND, WA 98045

Dear STEPHEN MILLER and PATRICIA MILLER:

In response to your request for a loss mitigation review, this letter will confirm that we have all of the information that we need from you to evaluate your eligibility¹ for loss mitigation options. In the event no documentation was necessary, we are considering your application to be complete as of the date you requested the loss mitigation review. If documentation or other information (a "Borrower Response Package") was required to conduct a loss mitigation review, the date your application is considered to be complete is the date we received all of the requested documentation/information from you. Your application was deemed to be complete on 1/4/2023.

The evaluation period for loss mitigation options has now begun and is generally 30 days. Because you either were not required to submit documentation or you have timely submitted a complete Borrower Response Package, you are entitled to certain foreclosure protections during the evaluation period. We will not commence or initiate foreclosure proceedings or if foreclosure proceedings had already been commenced or initiated prior to our receipt of your complete application, we will not move forward with a foreclosure sale before evaluating your complete application.

During the evaluation period, we will determine whether or not you are eligible for loss mitigation options based upon the information we have. If we determine at a later date that we need additional information to complete our evaluation of your application, we will request the additional information from you and provide you with a reasonable opportunity to submit it. In such case, the evaluation process may take longer, and the foreclosure protections could end if we do not receive the information as requested.

Please note that if you submitted a complete application as a potential successor in interest, while we can review the application to determine potential eligibility for loss mitigation options, such eligibility would be contingent upon your confirmation as a successor in interest during the evaluation period (within 30 days of the date your application was deemed to be complete). If your status has not been confirmed by the end of the evaluation period, your application will be rejected. We encourage you to work closely with our Research team to ensure they have everything they need to timely confirm your successor in interest status.

Please note that you may be entitled to additional protections under State or Federal law.

Once we have concluded our evaluation, we will send you a notification informing you of the loss mitigation options which are and are not available to you. If you qualify for a loss mitigation option, you will have 14 days from your receipt of the offer to accept or reject the offer. If you do not respond within 14 days, the offer may be deemed as rejected. There is no guarantee that you will qualify or receive any loss mitigation options. Depending upon the programs for which you are evaluated, we may be required to obtain third party approval to determine your eligibility.

In determining whether you are eligible for a modification program, we may obtain a valuation of your property such as an appraisal or BPO. In such case, we will promptly provide you with a copy of any such valuation regardless of whether you are approved for a modification. Copies of valuations will be provided at no cost to you.

¹ Eligibility means you are qualified to participate in a program. However, eligibility for liquidation programs (short sale/deed in lieu) may be contingent upon receipt of additional information.

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Nationstar Mortgage LLC d/b/a Mr. Cooper is a debt collector. This is an attempt to collect a debt and any information obtained will be used for that purpose. However, if you are currently in bankruptcy or have received a discharge in bankruptcy, this communication is not an attempt to collect a debt from you personally to the extent that it is included in your bankruptcy or has been discharged, but is provided for informational purposes only.

If you are a successor in interest (received the property from a relative through death, devise, or divorce, and you are not a borrower on the loan) that has not assumed, or otherwise become obligated on the debt, this communication is for informational purposes only and is not an attempt to collect a debt from you personally.





No action is required. This letter is for informational purposes only.

You should also consider contacting Mortgagees of any other Mortgages secured by 17110 424TH AVENUE SOUTHEAST, NORTH BEND, WA 98045 to discuss available loss mitigation options.

If you have any questions, your Dedicated Loan Specialist is fernanda nunez and can be reached at (866)-316-2432 or via mail at PO Box 619097, Dallas, TX 75261. Our hours of operation are Monday through Thursday from 7 a.m. to 8 p.m. (CT), Friday from 7 a.m. to 7 p.m. (CT) and Saturday from 8 a.m. to 12 p.m. (CT). Visit us on the web at www.mrcooper.com for more information.

Sincerely,
Mr. Cooper



Notices of Error:

If you believe an error has been made with respect to your mortgage loan, you should provide to us in writing the following information: Your name (and the name of the Borrower, if you are an authorized third party), the loan account number, and the error you believe has occurred. To submit a notice of error, you must send this information to the following address:

Mr. Cooper
Attn: Notice of Error/Request for Information
PO Box 619098
Dallas, TX 75261-9741

Requests for Information:

To request information regarding your account, you should provide to us in writing the following information: Your name (and the name of the Borrower, if you are an authorized third party), the loan account number, and the information you are requesting with respect to your mortgage loan. To submit a request for information you must send this information to the following address:

Mr. Cooper
Attn: Notice of Error/Request for Information
PO Box 619098
Dallas, TX 75261-9741



Washington Residents: Nationstar Mortgage LLC d/b/a Mr. Cooper is licensed in Washington, Debt Collection Agency License Numbers: 602110305-001-0001(8950 Cypress Waters Blvd, Dallas, TX 75019) 602110305-001-0018 (4000 Horizon Way, Irving, TX 75063), 602110305-001-0019 (2501 South Price Road, Ste. 105, Chandler, AZ 85286), 602110305-001-0023 (2780 Lake Vista Drive, Lewisville, TX 75067), 602110305-001-0024 (800 State Highway 121 Bypass, Lewisville, TX 75067), 602110305-001-0021 (110 Triple Creek Drive, Suite 10, Longview, TX 75601), 602110305-001-0022 (1600 East St. Andrew Place, Suite 100, Santa Ana, CA 92705). If you want to know the name of your originating lender or the amount that you owe, please contact our customer service department.



Mr. Stephen Miller
17110 424th Ave SE
North Bend, WA 98045

Hon. Judge Christopher M. A
700 Stewart St # 7206
Seattle, WA 98101-8101

PRIORITY® FLAT RATE MAIL ONE RATE ■ A

MAIL

APPLY PRIORITY



98101

U.S. POSTAGE PAID
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EXPECTED DELIVERY DAY: 01/24/23
USPS SIGNATURE® TRACKING #



9510 8159 0702 3023 5392 57

For international shipments, the maximum weight is 4 lbs.

EP14H July 2022 Outer Dimension: 10 x 5